Genesis Trust II Monthly Portfolio Report

In response to the COVID-19 pandemic, The Toronto-Dominion Bank has provided certain financial assistance to eligible customers, including deferral of principal and interest payments on term portions of home equity lines of credit ("HELOC"), for up to six months. The deadline for applying for such temporary relief under the deferral program expired on September 30, 2020. Eligible customers who were approved under the program prior to September 30, 2020 may still have up to two months of deferrals.

From March 17, 2020 to May 3, 2020, eligible borrowers were able to defer payment of principal. Beginning on May 4, 2020, eligible borrowers were able to defer payment of both principal and interest. HELOC accounts that are deferred under the deferral program are not considered delinquent. The performance metrics shown in this report reflect the impact of these relief measures as well as the payment performance of such customers whose deferral programs have now expired.

Line# Co-Ownership Information

	CO-OWNERSTIP INTOTINATION		
1	Beginning of Due Period	1-Jan-21	
	End of Due Period	31-Jan-21	
	No. of Days in Due Period	31	
	Allocation Date	16-Feb-21	
5			
	Beginning Principal Receivables Pool Balance	3,765,424,281	
	Removed Principal Receivables	175,053,985	
	Additional Principal Receivables	110,216,667	
	Ending Principal Receivables Pool Balance	3,700,586,963	
10			
11	Driverinal Callestians	474.045.004	
	Principal Collections	174,915,824	
14	Finance Charge Collections	9,735,229	
	End of the Month Delinquencies		
16	30 to 89 Days Delinquent	21,093,537	
17	90 to 209 Days Delinquent	14,973,856	
18	210 and over Days Delinquent	14,318,427	
19	Total 30 and over Days Delinquent	50,385,820	
20			
21	Defaulted Amount	138,162	
22			
	Lowest Balance of Principal Receivables	3,700,586,963	
	Lowest 3 Month Moving Average of Principal Payment Rate in Last 12 Months	3.84%	
25	EDAO Balanca	796,493,778	
	FRAO Balance FRAO Percentage	21.52%	
28	TIMO Percentage	21.3270	
	Purchaser Information - Genesis Trust II		
30	Turonasor mormation Schools Hastin		
	Notes	Genesis Trust II	Series 2020-1
	Reset Date, if applicable	Concolo ITuocii	N/A
33	resort Bate; ii applicable		Revolving
	Cash Reserve Event Prior Month		FALSE
	Cash Reserve Event		FALSE
36	Principal Amount (Original Note Balance)	2,861,602,497	2,861,602,497
37	Beginning Allocated Amount		2,861,602,497
	Series Principal Funding Account Balance		-
	Aggregate Series Charge-Offs Not Yet Reimbursed		-
	Available Cash Reserve Amount Balance	0.004.000.407	-
	Ending Allocated Amount	2,861,602,497	2,861,602,497
42	Monthly Principal - if revolving, zero		
44	- if accumulating, Controlled Deposit Amount		- - -
44 45			
44 45 46	- if accumulating, Controlled Deposit Amount	3,749,167	- - - 3,749,167
44 45 46	- if accumulating, Controlled Deposit Amount - if amortizing, Series Principal Collections	3,749,167 99,488	- - - 3,749,167 99,488
44 45 46 47	- if accumulating, Controlled Deposit Amount - if amortizing, Series Principal Collections Monthly Interest A		
44 45 46 47 48 49 50	- if accumulating, Controlled Deposit Amount - if amortizing, Series Principal Collections Monthly Interest A B C	99,488 103,576	99,488 103,576
44 45 46 47 48 49 50 51	- if accumulating, Controlled Deposit Amount - if amortizing, Series Principal Collections Monthly Interest A B C Investment Income on Interest Funding Account	99,488	99,488
44 45 46 47 48 49 50 51 52	- if accumulating, Controlled Deposit Amount - if amortizing, Series Principal Collections Monthly Interest A B C	99,488 103,576	99,488 103,576
44 45 46 47 48 49 50 51 52 53	- if accumulating, Controlled Deposit Amount - if amortizing, Series Principal Collections Monthly Interest A B C Investment Income on Interest Funding Account Investment income on Principal Funding Account	99,488 103,576	99,488 103,576
44 45 46 47 48 49 50 51 52 53	- if accumulating, Controlled Deposit Amount - if amortizing, Series Principal Collections Monthly Interest A B C Investment Income on Interest Funding Account Investment income on Principal Funding Account Swaps	99,488 103,576	99,488 103,576
44 45 46 47 48 49 50 51 52 53 54 55	- if accumulating, Controlled Deposit Amount - if amortizing, Series Principal Collections Monthly Interest A B C Investment Income on Interest Funding Account Investment income on Principal Funding Account Swaps Part 1	99,488 103,576	99,488 103,576 2,274
44 45 46 47 48 49 50 51 52 53 54 55 56	- if accumulating, Controlled Deposit Amount - if amortizing, Series Principal Collections Monthly Interest A B C Investment Income on Interest Funding Account Investment income on Principal Funding Account Swaps Part 1 Notional Amount	99,488 103,576	99,488 103,576 2,274 - 2,861,602,497
44 45 46 47 48 49 50 51 52 53 54 55 56 57	- if accumulating, Controlled Deposit Amount - if amortizing, Series Principal Collections Monthly Interest A B C Investment Income on Interest Funding Account Investment income on Principal Funding Account Swaps Part 1 Notional Amount Fixed Rate (Cost of Funds Rate)	99,488 103,576	99,488 103,576 2,274 2,861,602,497 1.66%
44 45 46 47 48 49 50 51 52 53 54 55 56 57 58	- if accumulating, Controlled Deposit Amount - if amortizing, Series Principal Collections Monthly Interest A B C Investment Income on Interest Funding Account Investment income on Principal Funding Account Swaps Part 1 Notional Amount Fixed Rate (Cost of Funds Rate) Floating Rate (Finance Charge/Pool Balance)	99,488 103,576	99,488 103,576 2,274 - 2,861,602,497 1,66% 3,10%
444 45 466 477 488 499 500 511 522 533 544 555 566 577 588 59	- if accumulating, Controlled Deposit Amount - if amortizing, Series Principal Collections Monthly Interest A B C Investment Income on Interest Funding Account Investment income on Principal Funding Account Swaps Part 1 Notional Amount Fixed Rate (Cost of Funds Rate) Floating Rate (Finance Charge/Pool Balance) Spread	99,488 103,576	99,488 103,576 2,274 - 2,861,602,497 1.66% 3.10% 1.35%
444 45 466 477 488 499 500 511 522 533 544 555 566 577 588 59	- if accumulating, Controlled Deposit Amount - if amortizing, Series Principal Collections Monthly Interest A B C Investment Income on Interest Funding Account Investment income on Principal Funding Account Swaps Part 1 Notional Amount Fixed Rate (Cost of Funds Rate) Floating Rate (Finance Charge/Pool Balance)	99,488 103,576	99,488 103,576 2,274 - 2,861,602,497 1,66% 3,10%
444 45 46 477 488 499 50 51 52 53 54 55 56 57 588 59 60 61	- if accumulating, Controlled Deposit Amount - if amortizing, Series Principal Collections Monthly Interest A B C Investment Income on Interest Funding Account Investment income on Principal Funding Account Swaps Part 1 Notional Amount Fixed Rate (Cost of Funds Rate) Floating Rate (Finance Charge/Pool Balance) Spread	99,488 103,576	99,488 103,576 2,274 - 2,861,602,497 1.66% 3.10% 1.35%
444 45 466 477 488 499 500 511 522 533 544 555 566 577 588 690 611 622 633	- if accumulating, Controlled Deposit Amount - if amortizing, Series Principal Collections Monthly Interest A B C Investment Income on Interest Funding Account Investment income on Principal Funding Account Swaps Part 1 Notional Amount Fixed Rate (Cost of Funds Rate) Floating Rate (Finance Charge/Pool Balance) Spread Swap Payment/(Receipt) Part 2 Notional Amount	99,488 103,576	99,488 103,576 2,274 - 2,861,602,497 1.66% 3.10% 1.35% 226,931
444 4546 47748 49950 51152 53354 5556 57758 59960 6162 6364	- if accumulating, Controlled Deposit Amount - if amortizing, Series Principal Collections Monthly Interest A B C Investment Income on Interest Funding Account Investment income on Principal Funding Account Swaps Part 1 Notional Amount Fixed Rate (Cost of Funds Rate) Floating Rate (Finance Charge/Pool Balance) Syread Swap Payment/(Receipt) Part 2 Notional Amount Fixed Rate (Cost of Funds Rate) Notional Amount Fixed Rate (Cost of Funds Rate)	99,488 103,576	99,488 103,576 2,274 - 2,861,602,497 1.66% 3.10% 1.35%
444 454 4647 4849 5051 5253 5455 5657 5859 6061 6263 6465	- if accumulating, Controlled Deposit Amount - if amortizing, Series Principal Collections Monthly Interest A B C Investment Income on Interest Funding Account Investment income on Principal Funding Account Swaps Part 1 Notional Amount Fixed Rate (Cost of Funds Rate) Floating Rate (Finance Charge/Pool Balance) Spread Swap Payment/(Receipt) Part 2 Notional Amount Fixed Rate (Cost of Funds Rate) Floating Rate (Interest Earned in PFA/Pool Balance)	99,488 103,576	99,488 103,576 2,274 - 2,861,602,497 1.66% 3.10% 1.35% 226,931
444 4546 4748 4950 5152 5354 5556 57758 60162 6364 6566	- if accumulating, Controlled Deposit Amount - if amortizing, Series Principal Collections Monthly Interest A B C C Investment Income on Interest Funding Account Investment income on Principal Funding Account Swaps Part 1 Notional Amount Fixed Rate (Cost of Funds Rate) Floating Rate (Finance Charge/Pool Balance) Spread Swap Payment/(Receipt) Part 2 Notional Amount Fixed Rate (Cost of Funds Rate) Floating Rate (Interest Earned in PFA/Pool Balance) Spread Sp	99,488 103,576	99,488 103,576 2,274 - 2,861,602,497 1.66% 3.10% 1.35% 226,931
444 4546 4748 4950 51152 5355 5657 5859 600 6162 634 6566 67	- if accumulating, Controlled Deposit Amount - if amortizing, Series Principal Collections Monthly Interest A B C Investment Income on Interest Funding Account Investment income on Principal Funding Account Swaps Part 1 Notional Amount Fixed Rate (Cost of Funds Rate) Floating Rate (Finance Charge/Pool Balance) Syread Swap Payment/(Receipt) Part 2 Notional Amount Fixed Rate (Cost of Funds Rate) Floating Rate (Interest Earned in PFA/Pool Balance) Spread Syread Syre	99,488 103,576 2,274	99,488 103,576 2,274 - 2,861,602,497 1.66% 3.10% 1.35% 226,931
444 4546 4748 4950 51553 54555 5666 6162 6364 656667 68	- if accumulating, Controlled Deposit Amount - if amortizing, Series Principal Collections Monthly Interest A B C C Investment Income on Interest Funding Account Investment income on Principal Funding Account Swaps Part 1 Notional Amount Fixed Rate (Cost of Funds Rate) Floating Rate (Finance Charge/Pool Balance) Spread Swap Payment/(Receipt) Part 2 Notional Amount Fixed Rate (Cost of Funds Rate) Floating Rate (Interest Earned in PFA/Pool Balance) Spread Sp	99,488 103,576	99,488 103,576 2,274 - 2,861,602,497 1.66% 3.10% 1.35% 226,931
444 4546 467 488 499 501 515 525 535 546 577 588 599 601 626 636 646 656 667 668 69	- if accumulating, Controlled Deposit Amount - if amortizing, Series Principal Collections Monthly Interest A B C Investment Income on Interest Funding Account Investment income on Principal Funding Account Swaps Part 1 Notional Amount Fixed Rate (Cost of Funds Rate) Floating Rate (Finance Charge/Pool Balance) Spread Swap Payment/(Receipt) Part 2 Notional Amount Fixed Rate (Cost of Funds Rate) Floating Rate (Interest Earned in PFA/Pool Balance) Spread Swap Payment/(Receipt) Net Swap Payment/(Receipt)	99,488 103,576 2,274	99,488 103,576 2,274 - 2,861,602,497 1.66% 3.10% 1.35% 226,931
444 454 4647 488 499 501 515 525 535 546 577 588 661 626 636 646 656 667 688 6970	- if accumulating, Controlled Deposit Amount - if amortizing, Series Principal Collections Monthly Interest A B C Investment Income on Interest Funding Account Investment income on Principal Funding Account Swaps Part 1 Notional Amount Fixed Rate (Cost of Funds Rate) Floating Rate (Finance Charge/Pool Balance) Syread Swap Payment/(Receipt) Part 2 Notional Amount Fixed Rate (Cost of Funds Rate) Floating Rate (Interest Earned in PFA/Pool Balance) Spread Syread Syre	99,488 103,576 2,274	99,488 103,576 2,274 - 2,861,602,497 1.66% 3.10% 1.35% 226,931
444 454 464 477 488 499 501 515 525 537 546 556 667 668 667 668 669 707	- if accumulating, Controlled Deposit Amount - if amortizing, Series Principal Collections Monthly Interest A B C Investment Income on Interest Funding Account Investment income on Principal Funding Account Swaps Part 1 Notional Amount Fixed Rate (Cost of Funds Rate) Floating Rate (Finance Charge/Pool Balance) Spread Swap Payment/(Receipt) Part 2 Notional Amount Fixed Rate (Cost of Funds Rate) Floating Rate (Interest Earned in PFA/Pool Balance) Spread Swap Payment/(Receipt) Net Swap Payment/(Receipt) Net Swap Payment/(Receipt) Net Swap Payment/(Receipt) Net Swap Payment/(Receipt)	99,488 103,576 2,274	99,488 103,576 2,274 - 2,861,602,497 1.66% 3.10% 1.35% 226,931
444 454 464 477 488 499 501 515 525 536 546 557 588 599 600 616 626 636 646 656 666 677 717 72	- if accumulating, Controlled Deposit Amount - if amortizing, Series Principal Collections Monthly Interest A B C Investment Income on Interest Funding Account Investment income on Principal Funding Account Swaps Part 1 Notional Amount Fixed Rate (Cost of Funds Rate) Floating Rate (Finance Charge/Pool Balance) Spread Swap Payment/(Receipt) Part 2 Notional Amount Fixed Rate (Cost of Funds Rate) Floating Rate (Interest Earned in PFA/Pool Balance) Spread Swap Payment/(Receipt) Net Swap Payment/(Receipt)	99,488 103,576 2,274	99,488 103,576 2,274 - 2,861,602,497 1.66% 3.10% 1.35% 226,931
444 454 464 477 488 499 501 515 525 537 588 599 616 626 636 647 688 697 707 717 727 73	- if accumulating, Controlled Deposit Amount - if amortizing, Series Principal Collections Monthly Interest A B C Investment Income on Interest Funding Account Investment income on Principal Funding Account Swaps Part 1 Notional Amount Fixed Rate (Cost of Funds Rate) Floating Rate (Finance Charge/Pool Balance) Spread Swap Payment/(Receipt) Part 2 Notional Amount Fixed Rate (Cost of Funds Rate) Floating Rate (Finance Charge/Pool Balance) Spread Swap Payment/(Receipt) Part 2 Notional Amount Fixed Rate (Cost of Funds Rate) Floating Rate (Interest Earned in PFA/Pool Balance) Spread Swap Payment/(Receipt) Net Swap Payment/(Receipt) Waterfall Interest Apply Series Available Interest/Expense Funds in the Following Order:	99,488 103,576 2,274	99,488 103,576 2,274 - 2,861,602,497 1.66% 3.10% 1.35% 226,931
444 454 464 477 488 499 500 511 522 533 545 555 661 626 636 646 656 667 701 712 737 74	- if accumulating, Controlled Deposit Amount - if amortizing, Series Principal Collections Monthly Interest A B C Investment Income on Interest Funding Account Investment income on Principal Funding Account Swaps Part 1 Notional Amount Fixed Rate (Cost of Funds Rate) Floating Rate (Finance Charge/Pool Balance) Spread Swap Payment/(Receipt) Part 2 Notional Amount Fixed Rate (Cost of Funds Rate) Floating Rate (Interest Earned in PFA/Pool Balance) Spread Swap Payment/(Receipt) Waterfall Interest A A B C C Investment Income on Interest Funding Account A B C C Investment Income on Interest Funding Account B Waterfall Interest Monthly Trustee Fee	99,488 103,576 2,274 - 226,931	99,488 103,576 2,274 - 2,861,602,497 1,66% 3,10% 1,35% 226,931 - 1,66% - 1,35% 226,931
444 454 464 475 505 515 556 575 566 676 666 677 7172 7374 75	- if accumulating, Controlled Deposit Amount - if amortizing, Series Principal Collections Monthly Interest A B C Investment Income on Interest Funding Account Investment income on Principal Funding Account Investment income on Principal Funding Account Swaps Part 1 Notional Amount Fixed Rate (Cost of Funds Rate) Floating Rate (Finance Charge/Pool Balance) Spread Swap Payment/(Receipt) Part 2 Notional Amount Fixed Rate (Cost of Funds Rate) Floating Rate (Interest Earned in PFA/Pool Balance) Spread Swap Payment/(Receipt) Net Swap Payment/(Receipt) Waterfall Interest Apply Series Available Interest/Expense Funds in the Following Order: Monthly Trustee Fee Net Swap Payment + Monthly Interest	99,488 103,576 2,274	99,488 103,576 2,274 - 2,861,602,497 1.66% 3.10% 1.35% 226,931
444 455 466 477 488 499 500 511 525 53 545 557 601 626 636 647 688 697 717 727 737 747 757 76	- if accumulating, Controlled Deposit Amount - if amortizing, Series Principal Collections Monthly Interest A B C Investment Income on Interest Funding Account Investment income on Principal Funding Account Swaps Part 1 Notional Amount Fixed Rate (Cost of Funds Rate) Floating Rate (Finance Charge/Pool Balance) Spread Swap Payment/(Receipt) Part 2 Notional Amount Fixed Rate (Cost of Funds Rate) Floating Rate (Interest Earned in PFA/Pool Balance) Spread Swap Payment/(Receipt) Waterfall Interest A A B C C Investment Income on Interest Funding Account A B C C Investment Income on Interest Funding Account B Waterfall Interest Monthly Trustee Fee	99,488 103,576 2,274 - 226,931	99,488 103,576 2,274 - 2,861,602,497 1,66% 3,10% 1,35% 226,931 - 1,66% - 1,35% 226,931

Internal Page 1

78 Un-reimbursed Previous Charge Offs	-	-
79 Swap Termination Payment, Trust Not Sole Defaulting Party	-	-
80 Taxes Attributed to Series		-
81 Subordinated Loan Principal	12,203	12,203
82 Subordinated Loan Interest	220	220
83 All Other Amounts	<u>-</u>	-
84 Beneficiaries	100	100
85 - if excess, considered Series Excess Finance Charges, subject to 3.6(c)	3,104,055	3,104,055
86 - if insufficient, considered Series Finance Charge Shortfall	-	-
87		
88 Top up Cash Reserve Account to Required	-	<u>-</u>
89 Release from Cash Reserve Account	-	_
90		
91 Servicer shall Allocate Excess Finance Charges among Genesis Trust II Sharing Group	-	<u>-</u>
92 Apply Available Excess Finance Charges through 5.1 Waterfall, if applicable		3,104,055
93 Remaining Amount Considered Seller Co-Ownership Interest Residual Allocation	3,104,055	3,104,055
94 If after Allocating Series Defaulted Amount and Still Has Shortfall, Reduce Allocated Amount	0,104,000	0,104,000
95		
96 Principal		
	122 025 452	133,035,452
97 Apply Series Principal Collections:	133,035,452	133,033,432
98 Amount Equal to the Monthly Principal	-	-
99 - if excess, considered Series Excess Principal Collections	133,035,452	133,035,452
100 - if insufficient, considered Series Principal Shortfall	-	-
101		
102 Servicer shall Allocate Excess Principal among Genesis Trust II Sharing Group	-	-
103 If during Amortization, Allocate Any Remaining Among Genesis II Sharing Group	-	-
104 Remaining Amount Considered Seller Co-Ownership Interest Excess Principal Payment	133,035,452	133,035,452
105		
106 If After Allocating Excess Principal Collection Still Has Shortfall and Series in Accumulation		FALSE
107 Deposit and Apply Series Surplus Principal Collections	-	<u>-</u>
108 - if excess, considered Series Excess Surplus Principal Collections	-	_
109 - if insufficient, considered Series Unfunded Principal Deficiency	-	_
110 Servicer Shall Allocate Excess Surplus Principal Collections Among Accumulating Series	-	<u>-</u>
111 If Still shortfall, considered Deficit Controlled Deposit Amount	_	_
112 Remaining Amount considered Seller Co-Ownership Interest Excess Suplus Principal Payment	_	_
113		
114 Opening Series Interest Funding Account		11,856,692
115 Funds Deposited	3,952,231	3,952,231
116 Class A Interest Paid	3,932,231	3,932,231
		-
117 Class B Interest Paid		-
118 Class C Interest Paid		-
119 Ending Series Interest Funding Account		15,808,923
120		
121 Opening Series Principal Funding Account		-
122 Funds Deposited	-	-
123 Class A Principal Paid		-
124 Class B Principal Paid		-
125 Class C Principal Paid		-
126 Ending Series Principal Funding Account		-
127		
128 Amortization Events		
129 Excess Spread Percentage < 0.90%		1.318%
130 Allocated Amount < 97.5% of Principal Amount		100%
131 Net Loss Ratio > 0.45%		0.028%
		0.028%
132		

Servicer's Compliance Certificate

The undersigned certifies that as at the date hereof the information set out above is true and accurate for the Due Period indicated above and that no Amortization Event or Servicer Default, each as defined in the Amended and Restated Co-Ownership Agreement made as of November 4, 2011, as amended as of September 4, 2013 and as of February 8, 2017, between the Sellers and Computershare Trust Company of Canada, as Custodian, the Series 2020-1 Purchaser Co-Ownership Agreement made as of April 30, 2020 between the Sellers, Genesis Trust II and Computershare Trust Company of Canada, as Custodian and the related Series 2020-1 Purchaser Co-Ownership Offer made as of April 30, 2020 between the Sellers, Genesis Trust II and Computershare Trust Company of Canada, as Custodian, all as amended and supplemented from time to time, has occurred which is continuing and no circumstances exist which with the giving of notice, lapse of time or both would constitute an Amortization Event or Servicer Default.

Signed By:	'Tennyson Cho'	Date:	February 9, 2021
Name:	[Tennyson Cho]		

Internal Page 2